

Listing of Claims:

The following listing of claims is provided for the convenience of the Examiner.
No amendments to the claims are made in this paper.

1. – 10. (Canceled).

11. (Previously Presented) A method for transferring funds using the Internet, the method comprising:

providing a computational system interfaced with the Internet, the computational system including a computer processor, a database, and a server that connects the computational system with the Internet;

establishing a stored value account of a user, the stored value account identifying an electronic funds level previously credited to the account by the user and information defining the stored value account being stored within the database;

receiving a request from the user over the Internet at the server to transfer at least some of the funds in the stored value account to a recipient, the request being received in response to and substantially contemporaneous with consummation of a transaction between the sender and recipient;

sending the requested funds to the recipient; and
debiting the stored value account.

12. (Previously Presented) A method as in claim 11, further comprising generating a money order in the name of the recipient, and wherein the requested funds are sent by sending the money order.

13. (Previously Presented) A method as in claim 11, further comprising sending an e-mail to the sender confirming the sending of the funds.

14. (Previously Presented) A method as in claim 11, further comprising sending an e-mail to the recipient to apprise the recipient of the funds.

15. (Previously Presented) A method for transferring funds using the Internet, the method comprising:

- providing a computational system interfaced with the Internet, the computational unit including a computer processor, a database, and a server that connects the computational system with the Internet;

- establishing a stored value account of a user, the stored value account identifying an electronic funds level of the account and information defining the stored value account being stored within the database;

- receiving a request from the user at the server to increase the electronic funds level of the stored value account, wherein the request includes information on a payment instrument to be used to increase the electronic funds level;

- from the server, sending an authorization request to charge the payment instrument;

- receiving at the server an authorization to charge the payment instrument;

- increasing the electronic funds level of the stored value account in accordance with the authorization;

- receiving a request from the user to transfer some of the funds in the stored value account to a recipient; and

- providing the requested funds to the recipient.

16. (Previously Presented) A method as in claim 15, further comprising generating a money order in the name of the recipient, and wherein the requested funds are sent by sending the money order.

17. (Previously Presented) A method as in claim 15, further comprising sending an e-mail to the sender confirming the sending of the funds.
18. (Previously Presented) A method as in claim 15, further comprising sending an e-mail to the recipient to apprise the recipient of the funds.
19. (Previously Presented) A method as in claim 11, wherein the recipient is a merchant.
20. (Previously Presented) A method as in claim 15, wherein the recipient is a merchant.
21. (Previously Presented) A method as in claim 15, wherein the payment instrument is a credit card.